

EXHIBIT B



October 21, 2013

Address Service Requested

#BWNFTZF #URS3564353113106#



31009362
Nelma S. Lopes
535 SYCAMORE ST
RAHWAY NJ 07065-2523

Creditor: Citibank, N.A.
CITI MASTERCARD
Account No.: XXXXXXXXXXXXX0794
URS No: 31009362-EF-7200
Amount Due as of: October 21, 2013 \$5,967.02
Telephone: 877-614-9420, ext 3474
You May Call Our Office 24 Hours A Day
Account Number Masked for Your Security

United Recovery Systems, LP
P.O. Box 722910
Houston, TX 77272-2910

Please detach at perforation and return with your payment.

SETTLEMENT OFFER!!!

We have been attempting to contact you with regard to the above referenced account. Our client, the above named creditor, has agreed to accept \$2,685.16 as a settlement in full for monies owing on your account. Payment must be received by this office within ten (10) business days of the postmark of this letter. Please make your payment payable to Citibank, N.A..

If you are unable to take advantage of this settlement offer, our client has asked us to negotiate with you to resolve this debt. We would like to arrange repayment terms with you -- based on your individual circumstances.

Please call our toll-free telephone number to confirm your interest in this settlement offer or to explain your circumstances. We WILL work with you. You can call NATAVIA C NAULINGS at our toll free-number 24 hours a day at 877-614-9420, extension 3474. We look forward to helping you resolve this account.

Whenever \$600.00 or more in principal of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

NATAVIA C NAULINGS, ext 3474
United Recovery Systems, LP
P.O. Box 722929
Houston, TX 77272-2929

Creditor: Citibank, N.A.
CITI MASTERCARD
Account No.: XXXXXXXXXXXXX0794
URS No: 31009362-EF-7200
Amount Due as of: October 21, 2013 \$5,967.02
Telephone: 877-614-9420, ext 3474
You May Call Our Office 24 Hours A Day
Account Number Masked for Your Security

¡Traducción en español al dorso!